

# 4 Your Wealth

Host: Jon Sanchez

3rd Quarter 2008

## **4 YOUR WEALTH**

TITLE: NEW 4 AT TODAY 1:40

TYPE: 4 YOUR WEALTH

DATE OF BROADCAST: JULY 11, 2008

**DESCRIPTION: LIVING OFF OF YOUR RETIREMENT**

BEING A PERSONAL BUSINESS OWNER IS STRESSFUL ENOUGH. OUR PERSONAL WEALTH COACH, JON SANCHEZ, CONTINUES HIS TIPS ON HOW TO USE YOUR INVESTMENTS TO YOUR OWN ADVANTAGE. GOOD MORNING. LAST MONDAY I COACHED YOU ON THE IMPORTANCE OF TAKING A PORTION OF YOUR PROFITS OUT OF YOUR BUSINESS ON A REGULAR BASIS, THEN "SPRING BOARDING" THEM INTO YOUR PERSONAL WEALTH. I WOULD LIKE TO REMIND YOU, THE BUSINESS OWNER, THAT IF YOU DON'T DO THIS, YOU RUN THE RISK OF WAKING UP ONE DAY, WITH ALL OF YOUR WEALTH TIED UP IN YOUR BUSINESS AND NO PERSONAL INVESTMENTS. THIS IS VERY RISKY. LET'S QUICKLY REVIEW THE THREE STEPS I COVERED ON MONDAY, AND THEN GIVE YOU SOME INVESTMENT RECOMMENDATIONS.

**HOW TO TURN BUSINESS PROFITS INTO PERSONAL WEALTH.**

1. DETERMINE WHAT DOLLAR OR PERCENTAGE AMOUNT YOU CAN AFFORD TO TAKE OUT OF THE BUSINESS ON A REGULAR BASIS.
2. NOTIFY YOUR TAX PROFESSIONAL OF YOUR DECISION.
3. HAVE A CUSTOMIZED FINANCIAL PLAN CREATED TO DETERMINE THE BEST INVESTMENTS THAT WILL ENABLE YOU TO BUILD YOUR PERSONAL WEALTH, THE AMOUNT YOU WILL NEED AND THE TIME FRAME YOU HAVE TO ACCOMPLISH YOUR GOAL.

**INVESTMENT RECOMMENDATIONS**

1. BUILD A DIVERSIFIED STOCK, BOND AND MUTUAL FUND PORTFOLIO.
2. INVEST IN COMMERCIAL REAL ESTATE, AND THEN LEASE IT BACK TO YOUR COMPANY.
3. INVEST IN OTHER FORMS OF INVESTMENT REAL ESTATE SUCH AS COMMERCIAL BUILDINGS, RAW LAND, SINGLE FAMILY HOMES AND EVEN MONEY LENDING.
4. FUND AN ANNUITY POLICY, THEN ANNUITIZE WHEN YOU RETIRE.

THESE IDEAS ARE JUST A FEW YOU SHOULD CONSIDER. REMEMBER, WORK WITH A FINANCIAL PROFESSIONAL WHO CAN EXPLAIN AND EVALUATE THESE RECOMMENDATIONS TO INSURE THEY ARE THE RIGHT ONES FOR YOU, THE BUSINESS OWNER.

IF YOU ARE A BUSINESS OWNER AND FIND YOURSELF NEARING RETIREMENT, CALL ME. I WOULD LOVE TO SHOW YOU HOW YOU CAN BUILD YOUR WEALTH BY UTILIZING SOME THESE STRATEGIES AND MANY MORE. I CAN BE REACHED AT 829-8880 OR SEND ME AN EMAIL AT [JON@JONSANCHEZ.NET](mailto:JON@JONSANCHEZ.NET) <MAILTO:JON@JONSANCHEZ.NET>. 4 YOUR WEALTH, I AM YOUR PERSONAL WEALTH COACH, JON SANCHEZ

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## 4 YOUR WEALTH

TITLE: NEW 4 AT TODAY 1:30

TYPE: 4 YOUR WEALTH

DATE OF BROADCAST: JUNE 14, 2008

DESCRIPTION: **PROTECTING YOUR ASSETS IN A VOLATILE MARKET**  
INVESTING IN THE STOCK MARKET CAN BE RISKY...ESPECIALLY FOR A RETIREE.

OUR PERSONAL WEALTH COACH... JON SANCHEZ...GIVES YOU SOME INSIDER TIPS...TO KEEP YOUR MONEY SAFE. GOOD MORNING. IF YOU ARE A STOCK MARKET INVESTOR, YOU KNOW AND FEEL THE VOLATILITY OF THE STOCK MARKET EVERY DAY. HOWEVER, IF YOU ARE A RETIREE, YOU FEEL THE VOLATILITY EVEN MORE THAN THE INDIVIDUAL WHO IS STILL WORKING. WHY? BECAUSE YOU FEAR LOSSES AND REDUCTION OF PORTFOLIO INCOME. TODAY, AS WELL AS THIS FRIDAY, I WANT TO COACH YOU ON HOW YOU CAN PROTECT YOUR RETIREMENT ASSETS DURING THESE AS WELL AS FUTURE VOLATILE TIMES. LET'S GET STARTED.

### **7 STRATEGIES FOR PROTECTING YOUR RETIREMENT ASSETS IN A VOLATILE MARKET.**

1. DETERMINE WHAT IS CAUSING THE VOLATILITY IN THE MARKET AND YOUR PORTFOLIO.
2. BECOME EDUCATED ON THE ECONOMY.
3. ASSESS YOUR INVESTMENTS. ARE YOU IN THE RIGHT ONES?
4. LOOK BACK AND SEE HOW THE PORTFOLIO HAS HANDLED VOLATILE MARKETS IN THE PAST.
5. ANALYZE AND DETERMINE IF YOU OWN NON-CORRELATING ASSETS.
6. ASK YOURSELF IF YOU HAVE AN EXIT STRATEGY.
7. IMPLEMENT DEFENSIVE ACTIONS.

JOIN ME THIS FRIDAY, WHEN I GIVE YOU SPECIFICS ON HOW TO IMPLEMENT THESE 7 STRATEGIES TO PROTECT YOUR RETIREMENT ASSETS IN A VOLATILE MARKET. IF YOU HAVE ANY QUESTIONS OR SEEK PROFESSIONAL WEALTH MANAGEMENT, PLEASE CALL ME AT 829-8880 OR SEND ME AN EMAIL AT [JON@JONSANCHEZ.NET](mailto:JON@JONSANCHEZ.NET) <MAILTO:JON@JONSANCHEZ.NET>. 4 YOUR WEALTH, I AM YOUR PERSONAL WEALTH COACH, JON SANCHEZ

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TITLE: NEW 4 AT TODAY 1:05

TYPE: 4 YOUR WEALTH

DATE OF BROADCAST: JULY 18, 2008

DESCRIPTION: **PROTECTING YOUR RETIREMENT**  
FROM BANK ANXIETY TO A ROLLERCOASTER STOCK MARKET, IT'S NOT AN EASY TIME TO BE CLOSING IN ON RETIREMENT.. BUT THERE ARE SOME THINGS YOU CAN DO TO PROTECT THAT NEST EGG. HERE'S PERSONAL WEALTH COACH JOHN SANCHEZ.  
GOOD MORNING. LAST MONDAY I COACHED YOU ON MY 7 STRATEGIES FOR PROTECTING YOUR RETIREMENT ASSETS IN THESE VOLATILE MARKETS. TODAY, ON WANT TO GIVE YOU SOME SPECIFICS OF THESE STRATEGIES. LET'S GET STARTED.

### **7 STRATEGIES FOR PROTECTING YOUR RETIREMENT ASSETS IN A VOLATILE MARKET.**

## **4 YOUR WEALTH**

1. DETERMINE WHAT IS CAUSING THE VOLATILITY IN THE MARKET AND YOUR PORTFOLIO.
  - A) DECIDE IF IT IS YOUR SPECIFIC INVESTMENTS, AN OVERALL WEAK MARKET OR A COMBINATION.
2. BECOME EDUCATED ON THE ECONOMY.
  - A) BE SURE TO SET ASIDE AT LEAST 10-15 MINUTES EVERY DAY TO READ, LISTEN OR WATCH SO THAT YOU HAVE A GOOD UNDERSTANDING AS TO WHAT IS DRIVING THE ECONOMY AND THE MARKET.
3. ASSESS YOUR INVESTMENTS. ARE YOU IN THE RIGHT ONES?
  - A) IF YOUR INVESTMENTS ARE GOING DOWN, WHILE SIMILAR ONES ARE RISING IT MAY BE TIME FOR A CHANGE.
4. LOOK BACK AND SEE HOW THE PORTFOLIO HAS HANDLED VOLATILE MARKETS IN THE PAST.
  - A) BACK TEST YOUR PORTFOLIO DURING SIMILAR VOLATILE TIMES.
5. ANALYZE AND DETERMINE IF YOU OWN NON-CORRELATING ASSETS.
  - A) ASSET ALLOCATION IS VERY IMPORTANT RIGHT NOW AND ESPECIALLY OWNING ASSETS THAT ARE NOT CORRELATED TO THE STOCK MARKET.
6. ASK YOURSELF IF YOU HAVE AN EXIT STRATEGY.
  - A) DECIDE WHEN YOU SHOULD SELL BASED UPON YOUR RISK, TIME HORIZON AND MARKET CONDITIONS.
7. IMPLEMENT DEFENSIVE ACTIONS.
  - A) EDUCATE YOURSELF ON THE VARIOUS DEFENSIVE STRATEGIES THAT ARE AVAILABLE.

IN PLAIN TERMS, WE ARE IN A VERY VOLATILE MARKET. TRY TO BECOME EDUCATED AND HAVE A STRATEGY. BY DOING SO, YOU CAN MAKE EDUCATED AND INFORMED DECISIONS.

IF YOU HAVE ANY QUESTIONS OR SEEK PROFESSIONAL MANAGEMENT OF YOUR ASSETS, PLEASE CALL ME AT 829-8880 OR SEND ME AN EMAIL AT [JON@JONSANCHEZ.NET](mailto:JON@JONSANCHEZ.NET) <[MAILTO:JON@JONSANCHEZ.NET](mailto:JON@JONSANCHEZ.NET)>. 4 YOUR WEALTH, I AM YOUR PERSONAL WEALTH COACH, JON SANCHEZ.

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TITLE: NEW 4 AT TODAY 1:30

TYPE: 4 YOUR WEALTH

DATE OF BROADCAST: JULY 21, 2008

DESCRIPTION: **PLANNING FOR RETIREMENT**

RETIREMENT IS A TOUGH THING TO TRY TO PLAN...THIS MORNING... OUR PERSONAL WEALTH COACH... JON SANCHEZ... BREAKS IT DOWN

GOOD MORNING. WHENEVER I HAVE COACHED YOU, THE ON RETIREMENT PLANNING, I USUALLY TALK ABOUT THE OVERALL PLAN. TODAY, AS WELL AS THIS FRIDAY, I WANT TO COACH YOU ON PHASES OF RETIREMENT PLANNING. LIKE ANYTHING, A MAJOR PROJECT CAN BE OVERWHELMING IF WE LOOK AT THE TOTAL. INSTEAD, IT IS MUCH EASIER PSYCHOLOGICALLY IF WE BREAK IT DOWN INTO SMALL PIECES. THIS IS EXACTLY WHAT WE ARE GOING TO DO TODAY. WE WILL LOOK AT 3 DISTINCT PHASES OF RETIREMENT PLANNING, THEN THIS FRIDAY, WE WILL COVER A FEW OF THE STEPS WHICH NEED TO BE COMPLETED WITHIN EACH PHASE. LET'S GET STARTED.

PLANNING FOR THE 3 PHASES OF RETIREMENT

## 4 YOUR WEALTH

### WHAT ARE THE 3 PHASES?

1. 15 YEARS PRIOR TO RETIREMENT.
2. 5 YEARS PRIOR TO RETIREMENT
3. NEWLY RETIRED AND BEYOND

### OVERVIEW TO CONSIDER

1. 15 YEARS PRIOR: DEVELOP THE RETIREMENT PLAN.
2. 5 YEARS PRIOR: TIME TO GET SERIOUS!
3. NEWLY RETIRED AND BEYOND: ADJUST THE SPENDING AND MONITOR THE INVESTMENTS.

JOIN ME THIS FRIDAY WHEN I GIVE SOME SPECIFICS OF EACH PHASE. IF YOU HAVE ANY QUESTIONS OR SEEK PROFESSIONAL MANAGEMENT OF YOUR ASSETS, PLEASE CALL ME AT 829-8880 OR SEND ME AN EMAIL AT [JON@JONSANCHEZ.NET](mailto:JON@JONSANCHEZ.NET) <MAILTO:JON@JONSANCHEZ.NET>. 4 YOUR WEALTH, I AM YOUR PERSONAL WEALTH COACH, JON SANCHEZ.

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TITLE: NEW 4 AT TODAY 1:55

TYPE: 4 YOUR WEALTH

DATE OF BROADCAST: JULY 25, 2008

DESCRIPTION: **PLANNING FOR THE 3 PHASES OF RETIREMENT PLANNING**

PLANNING YOUR RETIREMENT CAN BE TAXING AND STRESSFUL. OUR PERSONAL WEALTH COACH... JON SANCHEZ... TELLS US WHAT QUESTIONS YOU SHOULD ASK YOURSELF TO MAKE SURE YOU'RE READY.

### PROMPTER NOTES FOR JON

GOOD MORNING. ON MONDAY, WE BEGAN OUR DISCUSSION OF THE 3 PHASES OF RETIREMENT PLANNING. LET'S QUICKLY REVIEW THE PHASES THEN GIVE YOU SOME VERY IMPORTANT SPECIFIC STEPS YOU SHOULD BE FOLLOWING WITHIN EACH PHASE.

**INVESTMENT ADVISOR REPRESENTATIVE OF AND ADVISORY SERVICES OFFERED THROUGH QA3 FINANCIAL, LLC, AN SEC REGISTERED INVESTMENT ADVISOR.**

**SANCHEZ RETIREMENT PLANNING GROUP, INC. IS NOT AFFILIATED WITH QA3 FINANCIAL CORP.**

### BULLET POINTS FOR AUDIENCE

#### WHAT ARE THE 3 PHASES?

1. 5 YEARS PRIOR TO RETIREMENT.
2. 5 YEARS PRIOR TO RETIREMENT
3. NEWLY RETIRED AND BEYOND

### OVERVIEW TO CONSIDER

1. 15 YEARS PRIOR: DEVELOP THE RETIREMENT PLAN.
  - A) WHAT IS THE ASSET ACCUMULATION GOAL?
  - B) WHERE WILL YOU WANT TO LIVE?
  - C) WHAT WILL BE YOUR INCOME SOURCES?
2. 5 YEARS PRIOR: TIME TO GET SERIOUS!
  - A) REALITY VS EXPECTATIONS.....ARE YOU ON TARGET WITH YOUR PLAN?
  - B) IS YOUR JOB STABLE TO GET YOU TO RETIREMENT?
  - C) DOES A SHIFT IN ASSET ALLOCATION NEED TO BE MADE?
  - D) WILL YOU BE PSYCHOLOGICALLY READY TO RETIRE ON TIME?
3. NEWLY RETIRED AND BEYOND: ADJUST THE SPENDING AND MONITOR THE INVESTMENTS.
  - A) ASK YOURSELF IF YOU ARE FISCALLY AND MENTALLY READY?

## **4 YOUR WEALTH**

- B) ANY RISKS YOU SHOULD CONSIDER?  
C) IS THE PROPER AMOUNT AND TYPE OF INSURANCE(HEALTH, LIFE, HOME, ETC.)IN PLACE?  
D) IS THE ESTATE PLAN COMPLETE?

### **PROMPTER NOTES FOR JON**

#### **CONCLUSION**

AS I MENTIONED ON MONDAY, RETIREMENT PLANNING CAN SEEM TO BE AN OVERWHELMING TASK, HOWEVER, IF YOU BREAK IT DOWN INTO VARIOUS PHASES, IT IS VERY ACHIEVABLE. NOW MAKE IT HAPPEN! IF YOU HAVE ANY QUESTIONS OR SEEK PROFESSIONAL MANAGEMENT OF YOUR ASSETS, PLEASE CALL ME AT 829-8880 OR SEND ME AN EMAIL AT [JON@JONSANCHEZ.NET](mailto:JON@JONSANCHEZ.NET) <MAILTO:JON@JONSANCHEZ.NET>. 4 YOUR WEALTH, I AM YOUR PERSONAL WEALTH COACH, JON SANCHEZ.

REGISTERED REPRESENTATIVE OF AND SECURITIES OFFERED THROUGH QA3 FINANCIAL CORP., MEMBER FINRA/SIPC.

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TITLE: NEW 4 AT TODAY 1:35

TYPE: 4 YOUR WEALTH

DATE OF BROADCAST: AUGUST 4, 2008

#### **DESCRIPTION: 5 Rules To Retirement Income Planning**

WHEN CHOOSING THE BEST TIME TO RETIRE.. THERE ARE SEVERAL QUESTIONS YOU CAN ASK YOURSELF. OUR PERSONAL WEALTH COACH WALKS US THROUGH 5 RULES YOU SHOULD FOLLOW TO GET YOUR ANSWER.

GOOD MORNING. ONE OF THE MOST FREQUENT QUESTIONS I RECEIVE IS THIS.....WILL I HAVE ENOUGH INCOME TO RETIRE? IF YOU ARE NEAR RETIREMENT, THE ANSWER TO THIS QUESTION SHOULD BE ON THE TOP OF YOUR PRIORITY LIST. WHY? WITHOUT ENOUGH INFLOW EACH MONTH, YOU WILL NOT BE ABLE TO RETIRE, PLAIN AND SIMPLE. TODAY AS WELL AS THIS FRIDAY, I WILL BE COACHING YOU ON SOME CRITICAL RULES OF INCOME PLANNING, THEN I WILL PROVIDE YOU WITH STRATEGIES WHICH SHOULD HELP YOU TO CONFIRM WHETHER YOU WILL HAVE ENOUGH RETIREMENT INCOME OR NOT. LETS GET STARTED.

#### **5 RULES TO RETIREMENT INCOME PLANNING**

RULE #1: YOU WILL ALWAYS NEED MORE INCOME THAN YOU THINK.

RULE #2: DURING YOUR FIRST 1-3 YEARS OF RETIREMENT, YOU WILL PROBABLY SPEND MORE THAN WHEN YOU WERE WORKING.

RULE #3: YOU WILL ALWAYS HAVE RISK.

RULE #4: TAXES WILL HURT!

RULE #5: INFLATION IS THE ENEMY.

THESE 5 RULES ARE JUST THE BEGINNING TO UNDERSTANDING YOUR RETIREMENT INCOME NEEDS. JOIN ME THIS FRIDAY WHEN I COACH YOU ON THREE STRATEGIES WHICH SHOULD HELP YOU CONFIRM WHETHER YOU WILL HAVE ENOUGH RETIREMENT INCOME OR NOT.

IF YOU HAVE ANY QUESTIONS OR SEEK PROFESSIONAL MANAGEMENT OF YOUR ASSETS, PLEASE CALL ME AT 829-8880 OR SEND ME AN EMAIL AT [JON@JONSANCHEZ.NET](mailto:JON@JONSANCHEZ.NET) <MAILTO:JON@JONSANCHEZ.NET>. 4 YOUR WEALTH, I AM YOUR PERSONAL WEALTH COACH, JON SANCHEZ.

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## 4 YOUR WEALTH

TITLE: NEW 4 AT TODAY 2:30

TYPE: 4 YOUR WEALTH

DATE OF BROADCAST: AUG 18, 2008

**DESCRIPTION: TO SIMPLIFY YOUR FINANCIAL LIFE**

MANY OF US WORRY ABOUT OUR FINANCIAL SITUATION...ESPECIALLY WITH TODAY'S TOUGH ECONOMIC SITUATION...PERSONAL WEALTH COACH JON SANCHEZ HAS TIPS TO MAKE SURE YOU'RE FINANCIALLY COMFORTABLE...

GOOD MORNING. HAVE YOU EVER HAD SOMEONE TELL YOU TO "JUST KEEP IT SIMPLE?" KEEPING OUR FINANCIAL LIVES SIMPLE REQUIRES WORK AND TIME. HOWEVER, WHEN DONE CORRECTLY, YOU CAN TAKE THIS ELEMENT OF YOUR LIFE AND MAKE IT VERY ENJOYABLE WHEREBY YOU FEEL IN CONTROL AND ORGANIZED. TODAY, AS WELL AS THIS FRIDAY, I WANT TO COACH YOU ON 11 STRATEGIES TO SIMPLIFY YOUR FINANCIAL LIFE. I WILL BE COVERING 6 STRATEGIES TODAY AND THE REMAINING 5 ON FRIDAY. LET'S GET STARTED ON SIMPLIFYING YOUR FINANCIAL LIFE.

HOW TO SIMPLIFY YOUR FINANCIAL LIFE

1. CREATE A PLAN TO GIVE YOU DIRECTION.
  - A) THE PLAN WILL TELL YOU WHERE YOU NEED TO BE AT VARIOUS STAGES OF YOUR FINANCIAL LIFE, ALMOST LIKE CHECK POINTS IN A RACE. MORE IMPORTANTLY, THE PLAN WILL LAY OUT GOALS YOU NEED TO ACHIEVE.
2. ASSETS:
  - A) ONE STRATEGY IS TO DEVELOP ASSET BUCKETS AS FOLLOWS:
    - 1) EMERGENCY CASH BUCKET
    - 2) CONSERVATIVE RISK BUCKET.
    - 3) MODERATE RISK BUCKET.
    - 4) AGGRESSIVE RISK BUCKET.
3. LIABILITIES
  - A) SEPARATE YOUR SHORT TERM AND LONG TERM LIABILITIES.
  - B) OPEN SEPARATE CHECKING ACCOUNTS, ONE FOR YOUR MONTHLY BILLS, ONE FOR YOUR LARGER EXPENSES (AUTO AND HOME INSURANCE, PROPERTY TAXES, INCOME TAXES).
4. RESPONSIBILITIES:
  - A) IF YOU ARE MARRIED OR HAVE A SIGNIFICANT OTHER, ASSIGN RESPONSIBILITIES. ONE SHOULD PAY THE BILLS, THE OTHER MONITOR THE FAMILY INVESTMENTS.
5. DEVELOP A SOLID RECORDKEEPING SYSTEM. USE THE "TOUCH IT ONCE" SYSTEM.
  - A) SET UP 3 TRAYS. ONE IS INCOMING MAIL, THE SECOND READING MATERIAL; THE THIRD IS BILLS TO PAY.
6. CREATE AN ORGANIZED HOME OFFICE.

JOIN ME THIS FRIDAY WHEN I GIVE MY STRATEGIES 7-11 ON HOW TO SIMPLIFY YOUR FINANCIAL LIFE.

I INVITE YOU TO VISIT MY NEWLY UPDATED WEBSITE AT JONSANCHEZ.NET. YOU'LL FIND INFORMATION ON THE SERVICES WE PROVIDE AS WELL AS AN EXCITING NEW PRODUCT CALLED THE CLOSING REPORT. EACH DAY YOU WILL RECEIVE AN AUDIO EMAIL FROM ME ON YOUR COMPUTER, SMART PHONE OR PODCAST TELLING YOU WHAT HAPPENED DURING THE MARKET THAT DAY, SO THAT YOU CAN MAKE INFORMED DECISIONS WITH YOUR INVESTMENTS. IT'S A FREE SERVICE, SO AGAIN VISIT MY WEBSITE AT JONSANCHEZ.NET AND SIGN UP TODAY.

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## **4 YOUR WEALTH**

TITLE: NEW 4 AT TODAY 2:00

TYPE: 4 YOUR WEALTH

DATE OF BROADCAST: AUG 22, 2008

DESCRIPTION: **SIMPLIFY YOUR FINANCIAL LIFE**

DO YOU FEEL LIKE YOUR FINANCES ARE FIZZLING? OUR PERSONAL WEALTH COACH HAS A FEW HINTS TO HELP ANYONE WHO NEEDS TO DE-STRESS AND STRATEGIZE. GOOD MORNING. IF YOU FEEL YOUR FINANCES ARE OUT OF CONTROL, DISORGANIZED AND STRESSFUL, I MAY HAVE A SOLUTION FOR YOU. IT'S CALLED "SIMPLIFYING YOUR FINANCIAL LIFE". LAST MONDAY, I GAVE YOU 6 STRATEGIES TO HELP SIMPLIFY THINGS. TODAY, I WANT TO CONCLUDE WITH MY FINAL 5 POINTS. LET'S GET STARTED ON THE LAST OF OUR STRATEGIES.

**HOW TO SIMPLIFY YOUR FINANCIAL LIFE**

1. SET UP A SCHEDULE TO MONITOR YOUR INVESTMENTS. FOR EXAMPLE THE THIRD THURSDAY OF EVERY WEEK.
2. CREATE YOUR OWN FINANCIAL STATEMENTS.
  - A) THEY SHOULD INCLUDE A PROFIT AND LOSS STATEMENT AND BALANCE SHEET.
  - B) UPDATE THE NUMBERS MONTHLY AND TRACK YOUR FINANCIAL PROGRESS.
3. HAVE A REGULARLY SCHEDULED MEETING WITH YOUR SPOUSE TO REVIEW YOUR FINANCIAL LIFE, GOALS AND PROGRESS.
4. SET UP QUARTERLY TAX REVIEWS WITH YOUR ACCOUNTANT.
5. CREATE A DEADLINE TO HAVE YOUR TAX INFORMATION READY.

YOU CAN OBTAIN MY ENTIRE LIST OF 11 STRATEGIES BY SENDING ME AN EMAIL AT JON@JONSANCHEZ.NET. I HOPE THESE IDEAS WILL HELP YOU AND YOUR FAMILY BECOME ORGANIZED AND FINANCIALLY SUCCESSFUL.

I INVITE YOU TO VISIT MY NEWLY UPDATED WEBSITE AT JONSANCHEZ.NET. YOU'LL FIND INFORMATION ON THE SERVICES WE PROVIDE AS WELL AS AN EXCITING NEW PRODUCT CALLED THE CLOSING REPORT. EACH DAY YOU WILL RECEIVE AN AUDIO EMAIL FROM ME ON YOUR COMPUTER, SMART PHONE OR PODCAST TELLING YOU WHAT HAPPENED DURING THE MARKET THAT DAY, SO THAT YOU CAN MAKE INFORMED DECISIONS WITH YOUR INVESTMENTS. IT'S A FREE SERVICE, SO AGAIN VISIT MY WEBSITE AT JONSANCHEZ.NET AND SIGN UP TODAY

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TITLE: NEW 4 AT TODAY 1:45

TYPE: 4 YOUR WEALTH

DATE OF BROADCAST: SEPT 1 2008

DESCRIPTION: **HOW TO HANDLE FINANCIAL DEVASTATION**

NOBODY PREDICTS TO GO THROUGH FINANCIAL DEVASTATION IN THEIR LIVES..YOUR PERSONAL WEALTH COACH JOHN SANCHEZ HAS SOME TIPS TO HELPS YOU GET THROUGH YOUR FINANCIAL PROBLEMS.



## **4 YOUR WEALTH**

GOOD MORNING. TODAY, I WANT TO TALK WITH YOU ABOUT A SUBJECT THAT MANY PEOPLE HAVE GONE THROUGH OR INEVITABLY, WILL GO THROUGH AND THAT IS.....FINANCIAL DEVASTATION. THE PURPOSE OF ME TEACHING YOU ABOUT THIS IS:

- 1) TO PREPARE YOU FOR IT.
- 2) HOW TO HANDLE IT IF IT DOES OCCUR.

LET'S START BY DEFINING FINANCIAL DEVASTATION. MY DEFINITION IS THAT IT IS ANY EVENT THAT HAPPENS IN YOUR LIFE THAT CAUSES YOU GREAT FINANCIAL DISCOMFORT AND HARM. LET'S TAKE A LOOK AT SOME PRIMARY CAUSES OF FINANCIAL DEVASTATION, THEN ON FRIDAY I WILL COACH YOU ON 10 RECOVERY STRATEGIES. LET'S GET STARTED.

### **CAUSES FOR FINANCIAL DEVASTATION**

1. JOB LOSS
2. DEATH OF A PRIMARY INCOME EARNER IN THE FAMILY.
3. POOR HEALTH
4. SEVERE INVESTMENT LOSS.
5. DIVORCE
6. BUSINESS FAILURE
7. JOB BURNOUT

INEVITABLY, MOST PEOPLE AT SOME TIME IN THEIR LIFE WILL FACE FINANCIAL DEVASTATION. MOST SUCCESSFUL PEOPLE HAVE GONE THROUGH IT NOT ONCE BUT MANY TIMES. HOW YOU HANDLE AND LEARN FROM WILL DETERMINE YOUR SUCCESS. JOIN ME THIS FRIDAY WHEN I GIVE YOU 10 STEPS TO RECOVER FROM FINANCIAL DEVASTATION.

I INVITE YOU TO VISIT MY NEWLY UPDATED WEBSITE AT JONSANCHEZ.NET. YOU'LL FIND INFORMATION ON THE SERVICES WE PROVIDE AS WELL AS AN EXCITING NEW PRODUCT CALLED THE CLOSING REPORT. EACH DAY YOU WILL RECEIVE AN AUDIO EMAIL FROM ME ON YOUR COMPUTER, SMART PHONE OR PODCAST TELLING YOU WHAT HAPPENED DURING THE MARKET THAT DAY, SO THAT YOU CAN MAKE INFORMED DECISIONS WITH YOUR INVESTMENTS. IT'S A FREE SERVICE, SO AGAIN VISIT MY WEBSITE AT JONSANCHEZ.NET AND SIGN UP TODAY.

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**TITLE:** NEW 4 AT TODAY 1:45

**TYPE:** 4 YOUR WEALTH

**DATE OF BROADCAST:** SEPT. 26, 2008

**DESCRIPTION:** **LIVING OFF OF YOUR RETIREMENT**

IT'S THE WORST U-S FINANCIAL MELTDOWN IN GENERATIONS.. BUT FOR THE AVERAGE CONSUMER.. UNDERSTANDING WHAT LEAD TO ALL THESE PROBLEMS ON WALLSTREET AND MAINSTREET ISN'T ALWAYS EASY. THIS MORNING OUR PERSONAL WEALTH COACH JOHN SANCHEZ LAYS OUT WHAT WENT WRONG.

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